

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): Bruce Bent and Bruce Bent, II
Serial No: 09/677,535
Title: MONEY FUND BANKING SYSTEM WITH MULTIPLE BANKS
AND/OR RATES
Filed: October 2, 2000
Examiner: Daniel Felten
Art Unit: 3624
Attorney Docket No.: 0001722USU/2054
Confirmation No.: 4334
Customer No.: 27623

RESPONSE TO OFFICE ACTION

Mail Stop Non-Fee Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Commissioner:

Applicants submit the present document in response to the Office Action dated June 2, 2004 (the "Office Action"). Please reconsider the above-identified application in light of the following remarks.